

WHAT IS CLAIMED IS:

1 1. A method for implementing a program of discount arrangements, the
2 method comprising:
3 maintaining discount-arrangement information relating to a plurality of
4 discount arrangements, wherein each such discount arrangement is associated with one of a
5 plurality of merchants;
6 receiving transaction information related to a transaction at a point of sale, the
7 transaction information identifying a merchant party to the transaction;
8 receiving an identifier for a discount instrument presented at the point of sale
9 during the transaction;
10 making a determination whether the merchant party is one of the plurality of
11 merchants; and
12 returning validation information to the point of sale in accordance with the
13 determination.

1 2. The method recited in claim 1 wherein the validation information
2 comprises an indication that the merchant party is not one of the plurality of merchants.

1 3. The method recited in claim 1 wherein:
2 the merchant party is not one of the plurality of merchants; and
3 the validation information comprises an indication that no discount is to be
4 provided to the transaction.

1 4. The method recited in claim 1 wherein:
2 the merchant party is one of the plurality of merchants; and
3 the validation information comprises an instruction to apply a discount in
4 accordance with the discount-arrangement information associated with the merchant party.

1 5. The method recited in claim 1 wherein the merchant party is not one of
2 the plurality of merchants, the method further comprising generating a record for recording
3 transaction information related to the merchant party.

1 6. The method recited in claim 1 wherein the merchant party is not one of
2 the plurality of merchants, the method further comprising recording at least a portion of the
3 transaction information in a record associated with the merchant party.

1 7. The method recited in claim 6 further comprising identifying criteria
2 from the record associated with the merchant party for initiation of marketing efforts with the
3 merchant party.

1 8. The method recited in claim 1 further comprising recording at least a
2 portion of the transaction information in a database.

1 9. The method recited in claim 8 further comprising:
2 analyzing information in the database according to specified criteria; and
3 generating a summary report from the analyzed information.

1 10. The method recited in claim 9 further comprising distributing the
2 summary report to the merchant party.

1 11. The method recited in claim 9 wherein the criteria are specified by the
2 merchant party.

1 12. A computer system comprising:
2 a storage device;
3 a communications device;
4 a processor in communication with the storage device and the communications
5 device; and
6 a memory coupled with the processor, the memory comprising a computer-
7 readable storage medium having a computer-readable program embodied therein for
8 operating the computer system to manage a discount arrangement, the computer readable
9 program including:

10 instructions for maintaining on the storage device discount-
11 arrangement information relating to a plurality of discount arrangements, wherein each such
12 discount arrangement is associated with one of a plurality of merchants;

13 instructions for receiving with the communications device transaction
14 information related to a transaction at a point of sale, the transaction information identifying a
15 merchant party to the transaction;

16 instructions for receiving with the communications device an identifier
17 for a discount instrument presented at the point of sale during the transaction;

18 instructions for making a determination with the processor whether the
19 merchant party is one of the plurality of merchants; and
20 instructions for returning validation information to the point of sale
21 with the communications device in accordance with the determination.

1 13. The computer system recited in claim 12 wherein the validation
2 information comprises an indication that the merchant party is not one of the plurality of
3 merchants.

1 14. The computer system recited in claim 12 wherein:
2 the merchant party is not one of the plurality of merchants; and
3 the validation information comprises an indication that no discount is to be
4 provided to the transaction.

1 15. The computer system recited in claim 12 wherein:
2 the merchant party is one of the plurality of merchants; and
3 the validation information comprises an instruction to apply a discount in
4 accordance with the discount-arrangement information associated with the merchant party.

1 16. The computer system recited in claim 12 wherein the merchant party is
2 not one of the plurality of merchants, the computer-readable program further including
3 instructions for generating a record for recording on the storage device transaction
4 information related to the merchant party.

1 17. The computer system recited in claim 12 wherein the merchant party is
2 not one of the plurality of merchants, the computer-readable program further including
3 instructions for recording on the storage device at least a portion of the transaction
4 information in a record associated with the merchant party.

1 18. The computer system recited in claim 17 wherein the computer-
2 readable program further includes instructions for identifying criteria from the record
3 associated with the merchant party for initiation of marketing efforts with the merchant party.

1 19. The computer system recited in claim 12 wherein the computer-
2 readable program further includes instructions for recording at least a portion of the
3 transaction information in a database.

1 20. The computer system recited in claim 19 wherein the computer-
2 readable program further includes:
3 instructions for analyzing with the processor information in the database
4 according to specified criteria; and
5 instructions for generating with the processor a summary report from the
6 analyzed information.

1 21. The computer system recited in claim 20 wherein the criteria are
2 specified by the merchant party.